



California  
Jan. 13, 1997

# Recovery Times

"People Helping People"



FEMA  
ISSUE 1



Volunteer tries to catch a horse running loose in flooded Olivehurst neighborhood, part of an effort to rescue hundreds of stranded animals. See story page 4.

## California Flood Victims . . .

## Apply Now for Disaster Assistance

Forty-three California jurisdictions, hard hit by ongoing floods, have been declared federal disaster areas. President Clinton issued the declaration Jan. 4 at the request of Gov. Pete Wilson.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help flood victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Wilson said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are available

to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to sign up promptly for assistance. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named John Swanson to coordinate the federal relief effort to help victims of the winter flooding.

"We want to help people recover as quickly as possible," Swanson said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

## Important Recovery Information

California residents whose homes or personal property sustained damage as a result of the winter flooding are urged to begin the application process. Call **1-800-462-9029** from 7 a.m. to 8 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer John Swanson said.

### Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the floods.

### U.S. Small Business Administration

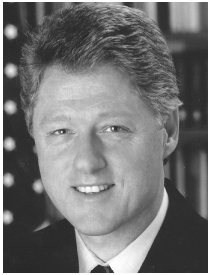
Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured. You can't beat the low interest rates and attractive loan terms.

### National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call **1-800-427-4661** for information. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

**Apply By Phone**  
**1-800-462-9029**  
(TTY: 1-800-462-7585)  
7 a.m. to 8 p.m. seven days a week.  
**Toll Free**

# President, Governor Pledge Rapid Disaster Aid



*A Message From*

## **President Bill Clinton**

My heart goes out to all Californians affected by the floods.

This has been an extremely rough time for thousands of Californians. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from a flood is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of California be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of California impacted by the repeated flooding Godspeed in your recovery.



*A Message From*

## **Governor Pete Wilson**

Once again Californians are facing devastating floods, and they are responding with their customary strength, compassion and, especially, experience. The trials of recent years will pay off in a more sophisticated, efficient system of assistance during these late winter storms of 1996.

If we are to find a silver lining in these new storm clouds, it is that our state and federal teams are now proven veterans, well trained to offer you as much assistance as possible.

Teamwork, not only between the Governor's Office of Emergency Services (OES) and the Federal Emergency Management Agency (FEMA), but neighbor to neighbor, is what will get us through this. Our resources exceed those of just government. Thousands of citizens stand ready to offer assistance where they can.

More than 112,710 California disaster victims used our toll-free application system during the flood of 1995. Back then, the average response time for each call to be answered was less than a minute, so the system has proved itself an efficient and convenient method to get help to you as quickly as possible.

Each disaster that has occurred in California makes me more determined to focus on all that is good about the "Golden State," not only its beauty and bountiful resources, but especially the ingenuity and spirit of its citizens.

If practice makes perfect, then Californians are pros. The rest of the country is watching to see if we can rebound to a leadership role. Let's not disappoint them, or ourselves. We'll repave the road to recovery ourselves.

## **Disaster Questions and Answers**

### **Q. What should I do to get help on my disaster losses?**

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for the hearing- and speech-impaired).

### **Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

### **Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

### **Q. What happens after I apply?**

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies

the nature of your losses to establish your eligibility for disaster assistance programs.

### **Q. I registered with the Federal Emergency Management Agency (FEMA) and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?**

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

### **Q. What happens if I cannot afford a loan?**

A. Even if you believe you can't afford a loan, you should submit your low-interest loan application to the SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide assistance for needs that cannot be met with loans, housing assistance, insurance or help from other sources.

## *Loans, Grants and More*

# Helping Californians on the Road to Recovery

Individuals and business owners who suffered losses because of the Dec.-Jan. flooding and are located in the declared jurisdictions may be eligible for assistance. Designated jurisdictions as of Jan. 7 include: Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Joaquin, San Mateo, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo and Yuba and the independent city of Morgan Hill.

### **DISASTER HOUSING ASSISTANCE**

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

### **HOME/PERSONAL PROPERTY DISASTER LOANS**

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

### **INDIVIDUAL AND FAMILY GRANT PROGRAM**

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

### **BUSINESS DISASTER LOANS**

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

### **CONSUMER SERVICES**

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

### **DISASTER UNEMPLOYMENT ASSISTANCE**

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

### **AGRICULTURAL ASSISTANCE**

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

### **SOCIAL SECURITY BENEFITS**

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

### **TAX ASSISTANCE**

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

### **MENTAL HEALTH/ STRESS COUNSELING**

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

### **FRAUD PROTECTION AND LEGAL SERVICES**

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the California Department of Consumer Affairs. Legal assistance and referrals may be available by calling the California Bar Association.

### **INSURANCE INFORMATION**

Assistance is available from the California Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

### **VETERANS BENEFITS**

Information is available about benefits, pensions, insurance and VA mortgage loans.

### **VOLUNTEER AGENCY SERVICES**

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

### **To help you, FEMA will . . .**

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



## Advance Planning Can Save Pets' Lives

Thanks to the efforts of animal control officers and volunteers, hundreds of domestic and farm animals were rescued during the recent California floods. But animal rescue experts say many more might have been saved if animal owners had planned for emergencies in advance.

"When people don't plan, they run the risk of having an animal suffer or die," said Terri Crisp of the United Animal Nations, a Sacramento-based organization that operates Emergency Animal Rescue Service (EARS). "Pet owners need an evacuation route, cages, transportation, a place to take and keep the animal, adequate food and water and, most important, identification on the animal."

Emergency teams, animal control officers, local humane societies and the California Veterinary Medical Association made supreme efforts to rescue stranded animals. One program enabled flood-stricken families to find temporary homes for their pets with residents who were unaffected by the disaster.

Crisp said her group, which has responded to disasters nationwide during the past 10 years, rescued more than 500 pets, including an iguana, in the first week of the California flooding.

Rescued animals were taken to shelters, where owners were able to reclaim them. Flood victims whose animals are still missing should continue to check in with their local shelters.



Photo by Robert A. Eptm/OES

*State and federal officials board a helicopter for an overview of the severe flooding inundating parts of California. From l. to r.: Director Richard Andrews, Governor's Office of Emergency Services; Director James Lee Witt, Federal Emergency Management Agency; U.S. Senator Barbara Boxer; (below) Representative Wally Herger.*

## SBA low-interest loans to help you recover . . . Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a home owner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inven-

tory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative, at all disaster recovery centers.

**Make sure disaster aid goes  
to those who deserve it.**

**FEMA Fraud Hotline.**

**1-800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.*

**Disaster assistance benefits  
will not affect your eligibility  
for Social Security, welfare,  
food stamps or other  
federal benefits.**



Photo by John Trotter/Sacramento Bee

*A sea of rooftops peak through flood - waters in the Yuba County Community of Olivehurst.*

## Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal.

### Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash when you are done.

### Solving Mildew Problems

High humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

### A Word of Caution

When using household cleaners, disinfectants and bleach, always follow directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

## Questions about Flood Insurance?

*Q. I purchased flood insurance after the '95 floods, but I didn't keep up with my payments. Am I still eligible for assistance?*

A. If you suffered any damages from the recent flooding, you should apply for assistance by calling the toll-free application number, **1-800-462-9029**. If you let your flood insurance lapse, you may not be eligible for some forms of state and federal assistance. You can, however, apply for temporary housing assistance.

*Q. Can I buy flood insurance if I am located in a high-risk flood area?*

A. You can purchase flood insurance at any time. There is a 30-day waiting period after you've applied and paid the premium before the policy is effective, with the following exceptions: 1) If you initially purchased flood insurance in connection with making, increasing, extending or renewing a loan, there is no waiting period. 2) If you initially purchased flood insurance during the one-year period following issuance of a revised flood map for your community, there is a one-day waiting period.

*Q. Does my home owner's insurance cover flooding?*

A. Unfortunately, home owners' policies do not cover flooding.

*Q. Are balloon loans exempt from the*

*mandatory flood insurance requirements?*

A. No. All federally regulated lending institutions must require flood insurance for buildings or mobile homes — and any personal property securing the loan — if the property is located in a high-risk flood area.

*Q. Can I buy flood insurance if my property has been flooded before?*

A. Yes. It doesn't matter how many times your home, apartment or business has been flooded, provided that your community is participating in the National Flood Insurance Program (NFIP).

*Q. Do I need flood insurance if I don't live in a high-risk flood zone?*

A. Even if you live in an area that is not flood prone, it is advisable to have flood insurance. One-third of NFIP claims come from outside high-risk flood areas.

*Q. My basement is flooded. Is it covered by NFIP?*

A. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under NFIP includes cleanup expenses and items used to service the building. It does not cover the contents of a finished basement or improvements that have been made, such as finished walls, floors and ceilings.

*Recovery Times* is published by the Federal Emergency Management Agency and the Governor's Office of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

**John Swanson**  
Federal Coordinating Officer

**Richard Andrews**  
State Coordinating Officer

**Morrie Goodman**, Director, FEMA,  
Strategic Communications

**Vallee Bunting**, Director, FEMA,  
Emergency Information and Media Affairs

**Barbara Yagerman**, Editor, FEMA,  
Emergency Information and Media Affairs

**Internet/WorldWideWeb**  
<http://www.fema.gov>  
<http://www.oes.ca.gov:8001/DR1155>



Photo by Laura Chun/Sacramento Bee

*Volunteer workers distribute food to residents in flood-damaged homes in Wilton.*

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll free line: **1-800-462-9029 (1-800-462-7585 for speech- and hearing-impaired).**

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

**Local building and safety inspectors** may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

## Beware of Debris as Cleanup Begins

The debris left behind by the flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots
- Separate hazardous materials from other debris
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Environmental Protection Agency (EPA) advises everyone to use extreme caution when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

## Important Phone Numbers - *Clip and Save*

### Federal Agencies

FEMA Registration. . . . .	800-462-9029
(TTY for hearing/speech-impaired). . . . .	800-462-7585
Disaster Information Helpline. . . . .	800-525-0321
(TTY for hearing/speech-impaired). . . . .	800-660-8005
FEMA Fraud Detection. . . . .	800-323-8603
National Flood Insurance Program	
(Obtain policy/information) . . . . .	800-427-4661
Policyholders/claims. . . . .	800-638-6620
Social Security Administration . . . . .	800-772-1213
Small Business Administration . . . . .	800-488-5323
Internal Revenue Service. . . . .	800-829-1040
(TTY for hearing/speech-impaired). . . . .	800-829-4059
Department of Agriculture	
Rural Development. . . . .	916-668-2000
Farm Service Agency . . . . .	916-498-5300
Housing and Urban Development Hotline. . . . .	800-669-9777
Department of Veterans Affairs . . . . .	800-827-1000
Natural Resources Conservation Service. . . . .	916-757-8200

### State Agencies

Department of Insurance. . . . .	800-927-4357
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### Cal Trans Highway Information Net:

Touchtone Phone . . . . .	800-427-7623
Rotary Phone . . . . .	916-445-1534
Department of Consumer Affairs. . . . .	800-952-5210
Contractors State License Board	
Disaster Hotline . . . . .	800-962-1125
License Checkline. . . . .	800-321-2752
Department of Social Services,	
Individual and Family Grants . . . . .	800-759-6807
(TTY for hearing/speech-impaired). . . . .	800-952-8349
Franchise Tax Board . . . . .	800-852-5711
(TTY for hearing/speech-impaired). . . . .	800-822-6268
Department of Aging. . . . .	916-322-3887
Statewide Flood Information. . . . .	800-952-5530
Veterans Affairs (CALVET) . . . . .	800-952-5626
Attorney General's Office . . . . .	800-952-5225

### Other Service Providers

American Red Cross . . . . .	Call local chapter
Salvation Army . . . . .	800-725-2769